



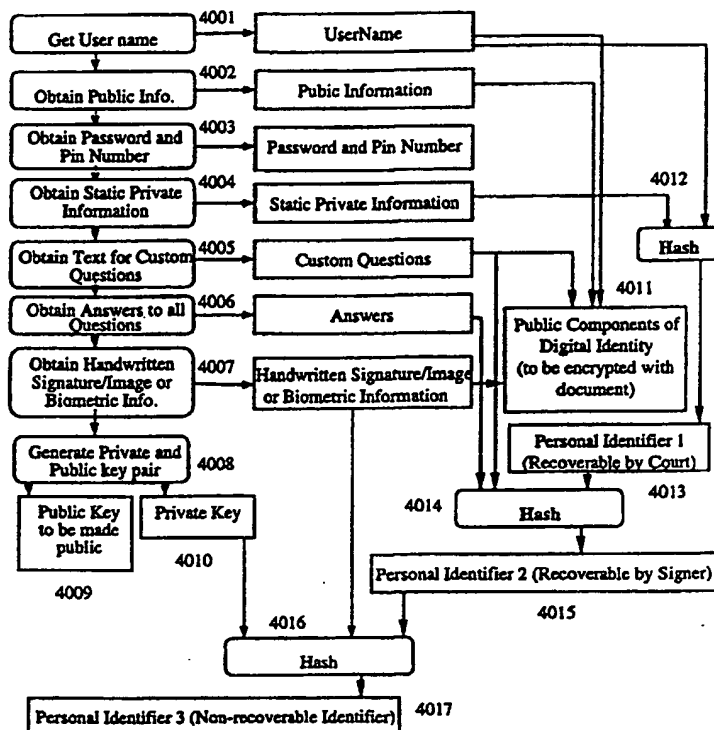
INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification ⁶ : H04L 9/00		A1	(11) International Publication Number: WO 98/39876
			(43) International Publication Date: 11 September 1998 (11.09.98)
(21) International Application Number: PCT/US98/04741		(81) Designated States: AU, CA, JP, NZ, European patent (AT, BE, CH, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE).	
(22) International Filing Date: 5 March 1998 (05.03.98)			
(30) Priority Data: 60/038,082 6 March 1997 (06.03.97) US		Published <i>With international search report. Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.</i>	
(71) Applicant: SKYLIGHT SOFTWARE, INC. [US/US]; Suite 230, 4320 Stevens Creek Boulevard, San Jose, CA 95129 (US).			
(72) Inventors: KHAN, Shabbir, A.; 811 Alderbrook Lane, Cupertino, CA 95014 (US). RAJPUT, Saeed, A.; Apartment 206, 5721 Riverside Drive, Coral Springs, FL 33067 (US). HUSSAIN, Basit; 217 Katherine Boulevard #2211, Palm Harbor, FL 34684 (US).			
(74) Agents: WILLIAMS, Gary, S. et al.; Flehr, Hohbach, Test, Albritton & Herbert LLP, Suite 3400, 4 Embarcadero Center, San Francisco, CA 94111-4187 (US).			

(54) Title: CRYPTOGRAPHIC DIGITAL IDENTITY METHOD

(57) Abstract

This invention creates a portable digital identity (4011) of the individual that includes personal information (4004, 4005, 4006) and may also include data representing the person's handwritten signature (4007) and one or more passwords (4003). The digital identity (4011) optionally includes data representing seals, fingerprints and biometric information (4007). The digital identity (4011) can be used to bind a verifiable electronic impression with an electronic document using electronic watermarks so that any modification in the document of the electronic impression bound to the document can be detected. The personal information included in the digital identifiers can include, in addition to a password, (4003), answers to questions that are composed by the user (4005). The digital identity (4011) of a user can be created once and stored after encryption for protection. The digital identity can then be used by the signer to bind a unique instance of an impression of the digital identity to any document.



FOR THE PURPOSES OF INFORMATION ONLY

Codes used to identify States party to the PCT on the front pages of pamphlets publishing international applications under the PCT.

AL	Albania	ES	Spain	LS	Lesotho	SI	Slovenia
AM	Armenia	FI	Finland	LT	Lithuania	SK	Slovakia
AT	Austria	FR	France	LU	Luxembourg	SN	Senegal
AU	Australia	GA	Gabon	LV	Latvia	SZ	Swaziland
AZ	Azerbaijan	GB	United Kingdom	MC	Monaco	TD	Chad
BA	Bosnia and Herzegovina	GE	Georgia	MD	Republic of Moldova	TG	Togo
BB	Barbados	GH	Ghana	MG	Madagascar	TJ	Tajikistan
BE	Belgium	GN	Guinea	MK	The former Yugoslav Republic of Macedonia	TM	Turkmenistan
BF	Burkina Faso	GR	Greece	ML	Mali	TR	Turkey
BG	Bulgaria	HU	Hungary	MN	Mongolia	TT	Trinidad and Tobago
BJ	Benin	IE	Ireland	MR	Mauritania	UA	Ukraine
BR	Brazil	IL	Israel	MW	Malawi	UG	Uganda
BY	Belarus	IS	Iceland	MX	Mexico	US	United States of America
CA	Canada	IT	Italy	NE	Niger	UZ	Uzbekistan
CF	Central African Republic	JP	Japan	NL	Netherlands	VN	Viet Nam
CG	Congo	KE	Kenya	NO	Norway	YU	Yugoslavia
CH	Switzerland	KG	Kyrgyzstan	NZ	New Zealand	ZW	Zimbabwe
CI	Côte d'Ivoire	KP	Democratic People's Republic of Korea	PL	Poland		
CM	Cameroon	KR	Republic of Korea	PT	Portugal		
CN	China	KZ	Kazakhstan	RO	Romania		
CU	Cuba	LC	Saint Lucia	RU	Russian Federation		
CZ	Czech Republic	LI	Liechtenstein	SD	Sudan		
DE	Germany	LK	Sri Lanka	SE	Sweden		
DK	Denmark	LR	Liberia	SG	Singapore		
EE	Estonia						

CRYPTOGRAPHIC DIGITAL IDENTITY METHOD

Inventors: Shabbir A. Khan
Saeed A. Rajput
Basit Hussain

The present invention relates generally to methods for creating the digital identity of an individual, binding an impression of it to electronic documents, and more particularly to producing reliable and consistently verifiable electronic impressions for automatic identity verification.

5

BACKGROUND OF THE INVENTION

This present invention is designed to enhance the exchange of personal, confidential, legal and proprietary information reliably through electronic means. An embodiment of this invention provides an electronic equivalent of the conventional "paper" paradigm, in which documents are authenticated and validated by signatures and seals. In the paper paradigm, signatures and seals, as imprinted on a document, represent the identity of the signer. That is, handwritten signatures, seals (and sometimes finger prints) are the true representative of the signer.

15

The desired requirements of an electronic equivalent of the "paper" paradigm, are listed below. The requirements are:

20

1. The document and the signatures imprinted on the document can not be forged or broken easily (not usually satisfied by passwords).
2. The receiver or anybody else cannot alter the signed document -- the document with which the identity's impression is bound -- or the identity's impression itself as it is bound to the document, without being detected.

- 2 -

3. The signer cannot deny the act of signing the document (non-repudiation of the origination source of the document).
4. The document can not be duplicated and still be claimed original for re-submission.
- 5 5. Full reconstruction of identity, in case of loss of identity.
6. Consistency of comparison results.
7. The verifier should not be assumed trusted. In other words, the verifier should not be able to use information he has about the signer to forge the signer's identity.
- 10 8. The process of signing the document and its verification should be simple and user friendly.
9. The process of signing the document should not rely on sophisticated technology that is not readily available to ordinary computer users other than software implementing the present invention.
- 15 10. The signatures, seals and the thumb prints are imprinted on the document and can be inspected by the experts using visual and other verification methods.

We will see that the conventional electronic systems address only a subset of these requirements. A typical electronic replacement of "paper" paradigm uses only
20 cryptographic digital signatures, in which encryption keys generated by the system are used. These keys are provided by the system to the user to be used as their electronic identities. Like seals, these keys have no real binding to the signer because they are not derived from aspects of physical behavior or what the signer knows.

25 Other typical electronic replacements of the "paper" paradigm use only electronic representations of handwritten signatures. Simpler versions simply use digitized version of handwritten signatures and bind it to the electronic document using cryptography. More sophisticated versions derive probabilistic parameters of the
30 signature and use these parameters as the basis of the identity of the user. Some implementations do bind digitized handwritten signatures cryptographically with the document but provide little protection of the signer's identity from forgeries created by the verifier. Furthermore, the identity of the individual is solely dependent on digitized handwritten signatures.

Simpler versions mentioned above rely completely on encryption and cryptographic checksums (also called hash values) for the sake of binding the digitized handwritten signature with the electronic document. The checksum is digitally signed using cryptography.

5

One disadvantage of using a digitized handwritten signature is that the digitized version of a handwritten signature can easily be copied once it is decrypted. Another disadvantage is that the digital checksum of two digitized-handwritten-signature samples is almost never the same, even if they belong to the same person.

10

Therefore effectively the identity of the user is derived from the cryptographic key used for digitally signing the checksum rather than the handwritten signature. Hence from a security point of view, systems using digitized handwritten signatures are only as effective as systems that use only cryptographic digital signatures.

15

More sophisticated versions of the digitized handwritten signature based security systems derive the identity of the user from probabilistic parameters derived from the signature while it is being executed. The input devices used for capturing the signature in such systems are relatively expensive and not widely available. Since no two signatures of the same person are alike, the parameters derived from them are never exactly the same. Therefore, such systems rely on probabilistic comparisons of the stored reference parameters at the location of verification with those provided with the document. The verification process utilizing probabilistic parameters can never be fully trusted as it depends upon several factors not within the control of the system, such as the quality of parameter extraction at the time of reference parameter extraction, the quality of signature capture at the time of authentication of the document, the mood and physical state of the signer and the age of the reference parameters (signatures characteristics for a person change with time). Since, verification can never be fully trusted, it becomes a poor choice for automatic verification systems. Furthermore, the need for availability of these parameters at the destination is a security risk, since anybody in possession of these parameters can create a forgery with some programming effort.

20

25

30

Electronic document signing systems using biometric information are high cost systems. They use biometric information such as voice, finger print, and retina scans.

These systems authenticate documents based on probabilistic comparison of one or more stored samples with the freshly retrieved sample. The problems associated with these forms of identity representations are the same as those associated with handwritten signatures. Often, the system operation is based on extraction of statistical parameters. Based on these parameters, and the knowledge of algorithms used for calculating the correlation, some identities can be reverse engineered for beating the automatic verification systems.

Yet another conventional replacement of "paper" paradigm is based on the use of passwords for identifying the signer. This is a paradigm based on what the person knows, and relies on the signer to choose a "good" security password. The level of protection against attacks is only as good as the passwords picked. Unfortunately, the best passwords are most unfriendly and difficult to remember. It is well known that users often pick poor passwords that can easily be guessed, or reuse passwords excessively.

The document authentication schemes discussed above only partially satisfy the conventional requirements of binding a document sender's identity to the document.

In systems using public key cryptography, the signer can deny the act of signing (non-repudiation of the origination source of the document) by claiming that the private key was compromised. Similarly, the verifier can create a forgery of the private key or the cipher text without being detected if the security assumption of the public key cryptography is broken.

There is a need for the following additional requirements for digital identities as well as the impressions made by these identities electronic documents:

1. Full reconstruction of identity, in case of loss of identity.
2. Consistency of comparison results.
3. The verifier should not be assumed to be trusted. In other words, the verifier should not be able to use the information he has about the signer to forge the signer's identity.
4. The process of signing the document should not rely on sophisticated technology that is not readily available to an ordinary computer user.

5. Forgeries and repudiation of origin can be proven even if the public key cryptography's security assumption is broken.
6. The process of signing the document and the verification process should be simple and user friendly.
- 5 7. The signature should be verifiable throughout and after the lifetime of the signer.
8. The digital identity of the signer should maintain history of all the changes that are made to the identity itself during its life.
9. The signatures, seals and the thumb prints imprinted on the document should
10 offer both visual and digital means for verifying the signature.

We can broadly classify various electronic document authentication methods into two categories: deterministic or probabilistic.

- 15 The digital identities used in deterministic authentication methods can be fully recovered in original form. Examples are methods based on passwords, cryptographic keys, or ones that simply bind digitized signatures with documents cryptographically.
- 20 The digital identities used in probabilistic authentication methods cannot be fully recovered in original form and comparisons have to rely on one or more probabilistic correlation functions. To use probabilistic authentication methods in real life, comparison results have to be interpreted within some tolerance ranges.
- 25 Examples of these methods include handwritten signatures, voice, finger prints and other biometric representations. Typically a finite number of parameters are derived from these representations and these parameters are used for authentication.

30

SUMMARY OF INVENTION

The present invention creates a digital identity of an individual that can be used in electronic authentication systems for signing the electronic documents. This identity typically includes personal information, images, handwritten signature and passwords.

It optionally includes seals, fingerprints and other biometric information. This digital identity can be used to authenticate the integrity and identity of an electronic document, as well as for non-repudiation of the electronic document's origination source. The digital identity also has other properties associated with conventional
5 electronic authentication systems.

Forgeries of the digital identity, attacks against it, and repudiation of use of the digital identity can be detected by use of an identifier computed from personal information provided by the user. Passwords can be used as one component of this personal
10 information. Using the digital identifier enables forgeries to be detected and repudiation of origin to be rebuffed, even if the public key cryptographic assumption is broken. Some versions of the digital identifier can also be reconstructed in case the original digital identity is lost.

15 This digital identity can be used in automatic verification systems because it provides consistent results, unlike handwritten signature systems in which the comparison results for two signatures may vary significantly, leading to unreliable results.

Although the digital identity may contain handwritten signatures, images, seals,
20 fingerprints and other biometric information in digitized or parameterized form, the authentication and verification process associated with the digital identity does not solely depend on these components. Neither does the security depend only on cryptographic keys or difficult-to-remember passwords.

25 Since the use of parameterized signature, fingerprints, photographic images and biometric information is optional, the present invention does not depend on sophisticated technology that is not readily available to an ordinary computer user.

The digital identity generated in accordance with the present invention is portable,
30 such as in a floppy disk, smart card, memory card, or other storage device. A compromised storage device is useless, because the digital identity information on it is encrypted. Furthermore, the verifier does not need to know or maintain a document signer's sensitive information to perform verification. As a result, the verifier can be a

non-trusted party who does not have to know the private information or parameters associated with the identity of the signer.

Electronically signing a document is a cumbersome process, especially when it contains a variety of representations of the signer such as handwritten signatures, photographic images and biometric information. Hence in one embodiment of the invention, the digital identity of the signer is created once and stored after encryption for protection. This identity can be used with little effort to bind a verifiable impression made by the signer's identity to any document. A series of techniques can be used for the person's identity verification. First the cryptographic digital signature is verified which establishes the integrity of the document, and ensures non-repudiation of origin to the extent that it was signed by the holder of the private key. A time stamp or random number is used to establish that the document is not a duplicate presented as an original. In case of a dispute, electronic watermarks, which are functions of the document and the personal identifiers, are used to verify that the digital signature indeed made the signature impression on the accompanying document.

Brief Description of the Drawings

Fig. 1 schematically depicts a prior art method of using a combination of symmetric and public key schemes to efficiently encrypt long messages.

Fig. 2 schematically depicts a prior art method of using a public key signature to digitally sign messages.

Fig. 3 schematically depicts a prior art method of verifying a digital signature and retrieving an original document from encrypted information.

Fig. 4 is a flow chart depicting how three personal identifiers are created during the process of creating a digital identity.

Fig. 5 is a flow chart depicting the process of binding an electronic impression to a document.

Fig. 6 is a flow chart showing how an impression (using three electronic watermarks) is made by the digital identity of a signer and is bound to a document or a message.

5 Fig. 7 is a flow chart showing how electronic watermarks are used for detection of forgeries or modifications.

Fig. 8 and Fig. 9 are flow charts showing how an electronic impression, that includes the watermarks made by a digital identity, is carried with a document using the conventional cryptographic systems shown in Figs. 1, 2 and 3. Fig. 9 depicts a
10 document verification process for such documents.

Fig. 10 depicts the relationships between the three personal identifiers, the document being signed, three electronic watermarks, the public information belonging to the digital identity and the resulting unique signature impression.

15

DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

We will describe one embodiment of our invention in detail. Before description of the
20 embodiment, however, we would briefly describe the prior art related to use of conventional public key and symmetric cryptographic schemes in digital encryption and digital signatures schemes. This prior art is depicted in Figs. 1, 2, and 3.

Fig. 1 depicts the use of a combination of symmetric and public key schemes to
25 efficiently encrypt long messages. Encryption Module 101 represents any symmetric key encryption procedure, including DES and IDEA. This module needs a key whose size depends on the encryption method used. This key is generated by a random number generator 103. Instead of providing this key directly to the verifier, it is encrypted by public key encryption module 102 that utilizes any public key
30 cryptography method, including RSA, DSA and Elliptical Curves Algorithms. The receiver's public key is used to perform this encryption. The encrypted key is concatenated with the encrypted message (104) for transmission 105.

- 9 -

The transmission module 105 may include any communication media, such as real time communication systems, storage media and store and forward systems.

5 On the receiver end, the encrypted key is first separated from the message (106), the key is decrypted by the public key decryption module 108 using the receiver's private key. The decrypted key is used to decrypt the message by symmetric key decryption module 107.

Fig. 2 and Fig. 3 show a prior art method of using of public key signatures to
10 authenticate messages. In the system depicted, hash module 401 first computes a summary or a digest of the document or message. This digest is then signed by the public key signature module 402 using the signer's private key to produce digital signature. This process enables authentication and non-repudiation of origin,
15 because nobody but the holder of the private key is able to produce exactly the same signature. If secrecy is also needed, the message can be encrypted by encryption box 404 using the scheme shown in Fig. 1. In the shown embodiment, the digital signature is shown to be concatenated (403) with the encrypted message after encryption. In alternative embodiments, the concatenation can be done before
20 encryption so that the digital signature is further encrypted along with the message.

Fig. 3 depicts the process of verifying the digital signature and retrieving the original document from the encrypted information. In the shown embodiment, the digital signature is first separated (702) from the encrypted message before decryption of the message by the decryption box 704. In alternative embodiments, decryption is
25 performed before the separation.

To verify, the decrypted message is hashed again, using the same algorithm used in 401, to generate the message digest. The original version of message digest is also derived from the received digital signature by public key verification module 703 using
30 the sender's public key. The two values of the message digest are compared (706). If the two are exactly the same, the digital signature on the document is verified.

Creating a Digital Identity

Fig. 4 depicts one embodiment of the digital identity creation process of the present invention. This process is used once in the life time of a digital identity. First a
5 complete user name is obtained (4001).

Through a series of questions in the user interface, the signer is prompted to enter his public information (4002). Public information includes any information that is
sufficient to identify and locate the signer and any other information that he is willing
10 to share with the verifier or the recipient. This public information (including the residential/ office addresses, phone numbers and e-mail addresses) is expected to change during the life time of the identity object and its owner.

The user is then prompted to provide a password and/or pin number (4003). The
15 user is then prompted (4004) to provide some personal information, including his password. The questions to elicit personal information are similar to those generally asked by financial institutions (e.g. date of birth, mother's maiden name, social security number or a unique identity number) at the time of opening an account and also used at later dates by the financial institutions to authenticate their customers
20 over the phone. These parameters, obtained at steps 4003 and 4004, are used to protect the digital identity.

In the next phase (4005) the user is requested to enter text representing a few optional questions that only he can answer. He is then prompted (4006) to give brief
25 answers to each question he entered. These answers to customized questions will be typically picked from the signer's own life experience and thus they will vary from individual to individual. This further ensures the integrity of signer's digital identity beyond what is currently used by financial institutions. It would be virtually impossible to answer all custom designed questions by an otherwise informed attacker.

30

The electronic representation of a handwritten signature, or a seal, or a stamp; and optionally finger prints, photographic images, and other biometric information is then acquired through electronic files or directly from an information capturing device (4007). The electronic form of this information can be directly used or parameters

extracted from this information can be used instead. These parameters can be optionally used for further probabilistic and/or statistical comparison.

5 The system then generates a public/private key pair (4008). The private key 4010 will be maintained with the digital identity, whereas the public key 4009 will be presented to a certification authority for publishing.

10 A user's "digital identity" in a preferred embodiment includes the user name obtained at step 4001; the public information obtained at step 4002; and private information obtained in steps 4003 and 4004; the personal questions and answers obtained in steps 4005 and 4006; the public/private key pair generated at step 4008; the handwritten signature and/or other biometric parameters obtained at step 4007; and personal identifiers 1, 2 and 3.

15 The digital identity may further include an indication of a desired security level, which may be changed from time to time either by the user, or automatically by an authentication device when the user or an authorized person is unable to prove they are the owner of the digital identity (as described below with reference to Fig. 5). The digital identity may further include history data indicating changes made to the digital
20 identity over time.

The digital identity may further include owner profile information for use with electronic systems including but not limited to registration, activity tracking, information retrieval, accessing services over the Internet and merchandise and services purchasing
25 systems.

Fig. 10 shows the relationships between the document being signed, three personal identifiers, three electronic watermarks, the public information belonging to the digital identity and the resulting unique signature impression.
30

Three types of personal identifiers can be generated from the information entered thus far into the system. A *recoverable personal identifier* (also called personal identifier 1) 4013 of the user is created by applying a hash function 4012 to the concatenated information including the signer's public name and static private

- 12 -

information. This hash is fully recoverable by any authority which has access to the static private information of the user. Another *recoverable personal identifier* (also called personal identifier 2) 4015 is created by applying a hash function (4014) on concatenated information including 4013 (personal identifier 1), custom questions
5 4005 and answers in module 4006. The resulting personal identifier 4015 is fully recoverable as long as the signer maintains his long term memory (i.e., by re-entering the public and private information and then reapplying the hash functions).

Another *non-recoverable personal identifier* (also called personal identifier 3) 4017
10 can be created by hashing (4016) the recoverable personal identifier 2 (or in an alternative embodiment, directly using the information from which the recoverable personal identifier is computed), Private Key 4010, signatures and/or images and other biometric information. This personal identifier is non-recoverable because every sample of the biometric information is unique which would lead to a different hash.
15 This hash can be useful for verification if it is maintained by a trusted third party. The third party can notarize the non-recoverable identifier to be original and maintain a copy in a safe place for recovery in case of a dispute.

An alternate embodiment (not shown here) uses probabilistic parameters computed
20 from any or some of the biometric information for the individual (typically including the person's signature). These parameters can be notarized and stored by the notary as another means of verification. These parameters can be used to authenticate any future samples of digital identity of the same user even if they were recreated (and therefore will have a different non-recoverable identifier) using probabilistic
25 comparisons. The trust in these comparisons will never be 100% though and results of the comparison will have to be accepted with a certain level of tolerance.

Shortly we will discuss techniques that can utilize the personal identifier 4013 or 4015 or 4017 to protect the user against forgery attacks at various levels. These personal
30 identifiers can also be used to further protect the receiver/verifier of the message against denial of origin (repudiation of origin) by the originator, especially in the case where user claims that his private key was compromised.

The user name obtained in step 4001, public information obtained in step 4002, static private information in step 4005, personal questions in 4005, answers to personal questions in 4006, public/private key pair in 4008, handwritten and/or biometric information in 4007, and the three personal identifiers (1, 2 and 3) constitute the
5 Portable Personality Identity of the signer.

The creation of such a sophisticated identity is a time consuming process. However, this digital identity has to be generated only once in its life cycle and it can be easily maintained by the owner. Once a digital identity has been created, it can be easily
10 used to authenticate the owner and sign as many documents as desired by the owner of the identity. The public portions of this identity and all the measures to prove that the original document was signed by the owner of the identity are bound to the document at the time of signing.

15 The information provided and generated during this process of creation of a digital identity is saved by encrypting it with a key generated from the user name and password in this embodiment. In possible alternative embodiments, more sophisticated encryption keys can be created by hashing some of the personal answers.

20 In this embodiment, the personal portable digital identity can be edited by the owner without affecting the verifications of signed documents based on personal identifiers 1 and 2. All modifications to the identity will be saved, and recorded in a history record, as part of the digital identity of the owner. Although the owner may decide to put a
25 filter on the number of changes to be reflected and stored as part of the digital identity to keep its footprint size small, there is no limit on the number of changes the owner can make to the digital identity.

Using the Digital Identity

30 The Digital Identity can be used to authenticate the user first and then make a signature impression on the document that is being signed by the user and bind the impression made by the digital identity with the document itself. The impression made by the Digital Identity includes owner's public information, public keys,

watermarks, signature bitmaps, time stamp and the positional information of the signature impression within the document.

Fig. 5 indicates how the process of signing a document and binding an electronic impression made by the identity with the document can be simplified, by requiring the user to answer just a few questions.

In this embodiment of the invention, the user name and password is obtained in module 4301. Actually, prior to this first step, the user (i.e., owner of the digital identity) may be required to submit "physical evidence" that he/she is the owner of the digital identity. In particular, the digital identity is preferably stored in computer readable media such as smart cards, and the authorities who create digital identities may display (i.e., affix) a photograph of the owner of the digital identity on the exterior surface of the storage device (e.g., a smart card) to serve as a Picture ID of the owner of the digital identity. In such embodiments, the owner may be required to submit to a casual visual comparison of the owner with the photograph on the storage device before being allowed to begin the electronic ownership validation process represented by steps 4301 to 4305.

The decryption key is created from the password, pin number and user name using the same hash function that was used to create the encryption key. In alternative embodiments the key can be created from the same personal answers that were used during encryption of the digital identity. The key is used to decrypt (4302) the digital identity only to place it in the volatile memory. The signer is then challenged with a few questions (4303) that are randomly selected from his private information or the custom questions he provided.

The number of questions asked can be made to depend on the level of security required based on the importance of the contents of the document being signed. During this question-answer (4303-4304) session, if the signer answers any of the questions incorrectly, he is given a limited number of chances to try again which may range from one to "n". We recommend using $n < 4$. If the signer is unable to answer a particular question in given number of trials (4305), the system locks for a wait period, the length of which may be predetermined or determined within a predetermined

range by a random number generator, the digital identity information is erased from the volatile memory to avoid misappropriation of the digital identity, and then the process is restarted from the beginning with a new set of questions. Detecting an attack on the digital identity object during the authentication process, it can set itself to a higher level of security making it even more difficult for the attacker to break it. The fact that signer is not forced to answer all the questions provides user-friendliness, and the fact that the asked questions are picked at random unpredictably provides almost the same level of security that would be provided when all questions are asked. Locking of the system for a wait period virtually eliminates the risks of dictionary attacks. When all the questions being asked are successfully answered, the public identity of the signer is extracted from the digital identity (4306) and includes all the information that is to be included in the document, typically including handwritten signature bitmaps and all the necessary measures to protect, verify and compare the electronic signature impressions made on a given document.

Fig. 6 shows how the digital identity of the signer is bound to a document or message. Module 4602 in Fig. 6 represents either module 4013 or module 4015 or module 4017 of Fig. 4, which have been discussed above. In the shown embodiment, the document is independently hashed (4603) and document hash and person digital identifier hash are further hashed (4604) to form an irreversible electronic watermark that is unique to the digital identity of the signer and to the document. In an alternative embodiment, the personal identifier is concatenated with the document and a hash function is applied to both to obtain the electronic watermark.

The three electronic watermarks 4605 are carried with the document as part of the electronic impression. The electronic impression made by the digital identity includes, in addition to the electronic watermarks, signatures and/or biometric information and/or images, public information, and text of custom questions provided by the signer.

Verification Methods

The electronic watermarks can be used to detect forgeries as discussed below. In order to protect the receiver/verifier against false claims of the signer, a protocol can

- 16 -

be adopted in which the signer has to submit his personal identifiers to a third party for notarization and safe keeping as depicted by 4606 and 4607. In order to protect the signer from a potential impersonation attack by the trusted third party, the signer should withhold at least one of the identifiers from the trusted third party. The signer
5 can disclose the identifier, that was withheld from the trusted third party, to the courts in case of a legal dispute. The signer can also, by making changes to the digital identity, create a new identifier for future withholding, in case the identifier being withheld was compromised or an undesired disclosure was made by any party. These changes will be recorded as part of the history records being securely
10 maintained by the signer.

In an alternate embodiment (not shown here), the signer can generate a separate public/private key pair, and use the public key of the new key pair to encrypt all three identifiers prior to submitting to the trusted third party. This would necessitate the
15 signer's cooperation at the verification time to disclose the corresponding private key to decrypt the identifiers for verification purposes for resolving a legal dispute.

An alternate embodiment (not shown here) involves the signer placing a copy of the identifier, that is being withheld from the trusted third party, in escrow (e.g., in a safe
20 deposit box or a repository for digital information) or with a different trusted third party for safe keeping and recovery, to assist in verifying the signature impressions in dispute after the signer is no longer alive or is unable to participate in the verification process.

25 In an alternative embodiment of this invention, the entire electronic watermarks can be submitted to the trusted third party for notarization and safe storage. Typically, this would be desirable for documents that are exceptionally important.

30 Fig. 7 shows how the electronic watermarks will be used for detection of forgeries that might happen due to some kind of compromise in the public key cryptographic scheme. This presentation however assumes integrity of the one-way and collision-free properties of the hash functions used for generating hash values.

To prove or detect a forgery, the signer or the notary public that maintains the notarized (encrypted) personal identifiers will re-compute the electronic watermarks from the document and the personal identifiers (4902 and 4903) and compare (4906) it with the ones attached with the document 4904 as part of the electronic impression.

5

If the signer performs this check himself (for detection of forgery), the switch 4908 accepts a personal identifier provided/recreated by the signer (4901). If the notary public performs the check, switch 4908 accepts as its input a decrypted personal identifier 4907. In this case the personal identifier 4907 is obtained by first retrieving the notarized (encrypted) personal identifier 4906 from the trusted third party. The notary can then decrypt (4907) the personal identifier using her private key. In either case, the document verification is performed by applying a predefined watermark hashing function to the concatenation of the personal identifier and the hash of the document to produce a computed watermark (4903). If the computed watermark and the electronic watermark in the signed document are the same, then it is known that the document has not been modified since it was signed, and that electronic watermark in the document was created using the same personal identifier available from the notary or the signer. If the notary and the third party are the same, the third party will possess the private key and the document verification process is simpler.

20

When the verifier/receiver needs to prove the origination source of the binding of digital identity with the document, he sends the hash of the document to the notary. In the alternative embodiment, where the entire document was actually used to create the electronic watermark, the entire document will have to be sent to the trusted third party.

25

The safe storage of the notarized digital identity with the trusted third party has an additional benefit. It can be used for certification purposes in case the signer loses his own memory such that he cannot recreate the identifier, because he will not be able to answer the questions posed during recreation. It can also be used for certification based on personal identifier 3 (which can never be recreated). In such cases, the verification of the electronic watermark described above can be used. The verifier can take his document to the notary for verification of the electronic watermark.

30

- 18 -

As opposed to the case where complete signer's information is trusted to the third party, this approach has an additional benefit that the third party will not be able to extract personal information from the identifier, nor will it be able to create the signature because it does not have the private key. This approach can also be used
5 for verification of a signature in case the signer dies.

To carry the electronic impressions, made by a digital identity on a given document, with the document itself using the conventional cryptographic systems discussed above with respect to Figs. 1, 2 and 3, some adjustments are made. These
10 adjustments are shown in Fig. 8 and Fig. 9. Fig. 8 shows that the document (7002) is first concatenated with the public components of the identity object (7001) and watermarks (7000) which now also carry a serial number (7003) and a random number or a universal time-stamp and positional information corresponding to a particular impression (7004). The concatenation is then presented to the conventional
15 cryptographic protocol discussed earlier.

A serial number is used to detect if any documents in previous transmissions to the same receiver were destroyed during transmission. A random number or time stamp provides protection against reuse or "electronic duplicate as original" attacks. If the
20 document has a unique time-stamp or random number, the receiver can check his or her database to determine whether the same document has been presented to him or her before. The positional information is expressed in a coordinate system relative to the document, or a relative address in the document (e.g. relative byte address), or as an index to a node if the document is being represented by a tree consisting of one or
25 more nodes. The verification that is based on the positional information (associated with a particular impression on a given document) detects against possible attacks to reuse the impression at a different place in the document.

A protocol for inserting and deleting electronic impressions from a document (also
30 called Impression Insertion/Deletion Protocol) governs the policies for allowing or disallowing an authenticated user from inserting a new impression into or deleting an existing impression from a given document. This embodiment covers insertion of new impressions provided the new impression occurs as part of a valid sequence or a hierarchy or a combination of the two schemes. Similarly, this embodiment also

covers deletion of existing impressions, belonging to an authenticated user by the same user provided the deletion of an existing impression follows a valid sequence or a hierarchy or a combination of the two schemes. This embodiment, depending upon the impression insertion/validation protocol, does allow an override of an existing
5 signature by a higher authority while maintaining a history of the insertions and deletion of impressions made to the document.

Fig. 9 depicts the modifications made in the verification process. The modifications required include separation box 7301 that separates the document from watermarks
10 (7300) and public components of the digital identity (7302). The serial numbers, positional information and time-stamp/random information are validated by comparing them with information stored in a database. When the conventional digital signature attached to the document is validated and the time-stamp or random number attached to a document is validated, the binding of the electronic impression made by
15 a digital identity with the document is deemed authentic and the decrypted document is then displayed along with some of the information in the public components of a digital identity. In this embodiment, the handwritten signature or seal or photographic image or biometric part of the digital identity is displayed with the document to indicate that the document was indeed signed with the digital identity. The separated
20 electronic watermarks can be used for additional verification as described in the explanation of Fig. 7.

Note that such verifications based on the electronic watermarks are necessary only in case of a dispute over the validity of the binding of the electronic impressions made
25 by a digital identity of the signer with the document. For day-to-day verification of this binding, the verification of the conventional digital signature (based on public key cryptography) shown in Figure 9 will suffice. The conventional verification process needs only the public key of the signer which can be published and maintained easily. The correctness of the conventional digital signature process depends solely on the
30 public key cryptographic assumption and integrity of the private key.

In some embodiments, after a person has used his digital identity to make an electronic impression on a particular document, the same person can delete that impression after re-authenticating himself, even though the same person and/or other

- 20 -

parties have later signed the same document. Depending upon the impression insertion/deletion protocol being employed, the act of deleting a particular impression from a document will either:

1. nullify/invalidate/delete the later impressions in case of a sequential
5 protocol; or
2. nullify/invalidate/delete the subordinate impressions in case of a hierarchical protocol; or
3. nullify/invalidate/delete all the subordinate impressions along with all
10 impressions containing time-stamps that were later than the time-stamp of the impression being deleted; or
4. have no effect on other impressions in any way.

Recovery of Digital Identity

15 In case the device on which the user's digital identity resides is lost, the unique personal identifiers 1 and 2 can be fully recovered as long as the signer maintains his long term memory. This can be done by taking the custom questions out of the public components of the digital identity available from any previously signed document, and repeating the entire digital identity creation process, which implies that the user must
20 remember the answers to all the questions he used in the original identity. The reconstructed identity will contain personal identifiers 1 and 2 that will be exact matches of that contained in the original digital identity. These identifiers can be used for verification of electronic watermarks for detection of forgeries (when the public key cryptographic assumption is broken or when the private key is stolen).

25

Alternate Embodiments

The use of a digital identity is not limited to the authentication of documents. It can be used in any application where the identity of an individual has to be verified. In
30 current real life situations, wherever an individual is required to show a picture ID, give personal information, or produce other forms of identification to prove her identity, a digital ID carried in a smart card or a memory card or a floppy disk can be used for more reliable validation. The password and/or pin number will restrict the access to the smart card, and the smart card will not allow access to usage of a private key for

- 21 -

signature unless the user successfully answers all questions proposed to him. The private key, private information and answers to questions will never be accessible externally from the smart card. In an alternate embodiment, the smart card, in addition to carrying the digital identity in its memory, can also have affixed to it a picture of the owner (for visual comparison with the owner when the owner is using the smart card to perform various transactions) and contain additional information on a magnetic strip similar to the cards used for everyday digital IDs.

In an example scenario; an individual carries his memory device, e.g., a smart card or a memory card or a floppy disk, containing the individual's digital identity. At the point of verification, the device is inserted into the verification machine that asks the individual to authenticate himself by carrying out a brief question and answer session similar to the one depicted in Fig. 5. Successful answers to all the random questions posed will provide an additional strong security feature that is missing from the currently available system. This question and answer session eliminates the need for the human operators to listen to the private information of the individual, which in itself is a security risk. Other forms of identity verification such as picture ID, and other biometric information may still be used since they provide orthogonal means of identity verification.

Conventionally, passwords are used for logging on to computers. A digital identity can be used as a substitute for a password when logging onto a computer system. It is well known that easy to remember passwords can easily be broken. Therefore, critical system administration passwords are chosen to be very difficult to break, and are typically difficult to remember. This invention provides an alternative procedure for creating a secure password that is generated automatically from the personal information of the individual seeking authentication. This is achieved by using the recoverable personal identifiers of the individual as shown in Fig. 4 in place of the password. These identifiers will be relatively long, and would be extremely difficult to guess. However, the person to whom they belong will not have to remember a cryptic password. The number of questions posed to the individual during his authentication session can be made to depend on the level of security required for that particular session.

- 22 -

Multiple Impressions belonging to one or more signers may be made in the same document at multiple locations. Each instance of an impression made by a digital identity is considered a unique impression. These impressions are maintained in a sequential order or a hierarchical order or a combination thereof.

5

While this invention has been described and illustrated with reference to particular embodiments, it will be readily apparent to those skilled in the art that the scope of the present invention is not limited to the disclosed embodiments but, on the contrary, is intended to cover numerous other modifications and equivalent arrangements which

10

are included within the spirit and scope of the following claims.

WHAT IS CLAIMED IS:

1. A method of creating a digital identity for a person, comprising the steps of:
5 creating a digital representation of personal information known only to the
 person, as well as a digital representation of public information about the
 person, and encrypting those digital representations with at least one
 cryptographic private key to generate the digital identity, wherein the digital
 identity is suitable for use when digitally signing documents.
- 10 2. The method of claim 1, wherein the public information includes
 individual-specific questions defined by the person, and answers to the
 questions are included in the person's personal information.
- 15 3. The method of claim 2, the public information including data representing
 selected from the set consisting of handwritten signatures, finger prints,
 speech, retina scans, and a picture of the person.
- 20 4. The method of claim 2, including the steps of computing recoverable and
 unrecoverable personal identifiers, wherein at least one recoverable personal
 identifier can be regenerated by the person by providing exactly the same
 public and personal information while recovering the digital identity, and
 wherein at least one unrecoverable personal identifier is generated using
 techniques that do not reliably produce exactly identical results with each
25 repetition.
5. The method of claim 2, including storing the digital identity on a portable
 storage device readable by a computer.
- 30 6. The method of claim 5, including affixing a photograph of the owner of the
 digital identity on an exterior surface of the storage device (e.g. a smart card)
 to serve as a Picture ID.
7. The method of claim 5, wherein owner associated identification information is
 stored in a magnetic strip affixed to the portable storage device.

8. The method of claim 5, further comprising the steps of:
storing with the digital identity and indication of a desired level of security; and
applying the indicated level of security when using the digital identity to digitally sign a document.
9. The method of claim 5, including having a trusted third party certify public information components of the digital identity and durably storing a record of the certification.
10. The method of claim 9, wherein the public information components of the digital identity are stored in a repository for reconstruction and recovery.
11. The method of claim 9, wherein the public information components of the digital identity are kept in escrow with one or more trusted third parties.
12. The method of claim 5, further comprising the steps of: editing the digital identity, and storing with the digital identity history data representing changes made to the digital identity.
13. The method of claim 4, wherein copies of at least two different ones of the personal identifiers are kept in escrow with at least two respective trusted third parties.
14. The method of claim 2, including the steps of:
- a. generating at least two personal identifiers corresponding to the public and personal information, the personal identifier comprising part of the digital identity;
 - b. binding an electronic impression of the digital identity to a document, by:
 - i. authenticating a user's ownership of the digital identity;
 - ii. rejecting the user when the user's ownership is not authenticated;
 - iii. creating watermarks corresponding to the personal identifiers, each watermark being created by performing a hash function on a combination of information including one of the personal

identifiers and information uniquely associated with the document;

- iv. applying a cryptographic function to a set of information including the watermarks and document to create a digital signature; and
- 5 v. binding the digital signature to a representation of the document.

15. The method of claim 14, wherein the information to which the cryptographic function is applied includes positional information indicating where the digital signature is stored with respect to the document to which it is bound, the

10 positional information providing a basis for detecting use of the digital signature on a different or modified document than the document to which the digital signature was bound.

16. The method of claim 14, wherein the information to which the cryptographic function is applied includes a serial number, the serial number providing a

15 basis for detecting duplicate usage of the digital signature.

17. The method of claim 14, wherein the information to which the cryptographic function is applied includes a timestamp, the timestamp providing a basis for

20 detecting duplicate usage of the digital signature.

18. The method of claim 14, including the steps of:

c. verifying the digital impression of the digital identity on the document by separating the document from the digital signature, decrypting the digital

25 signature, and verifying the digital signature.

19. The method of claim 18, wherein the step of verifying the digital signature includes obtaining one or more personal identifiers associated with the person alleged to have digitally signed the document directly from the digital identity of

30 the alleged signer or from one or more trusted third parties with whom the personal identifiers have been stored.

20. The method of claim 18, wherein the step of verifying the digital signature includes recomputing a set of watermarks and comparing the recomputed

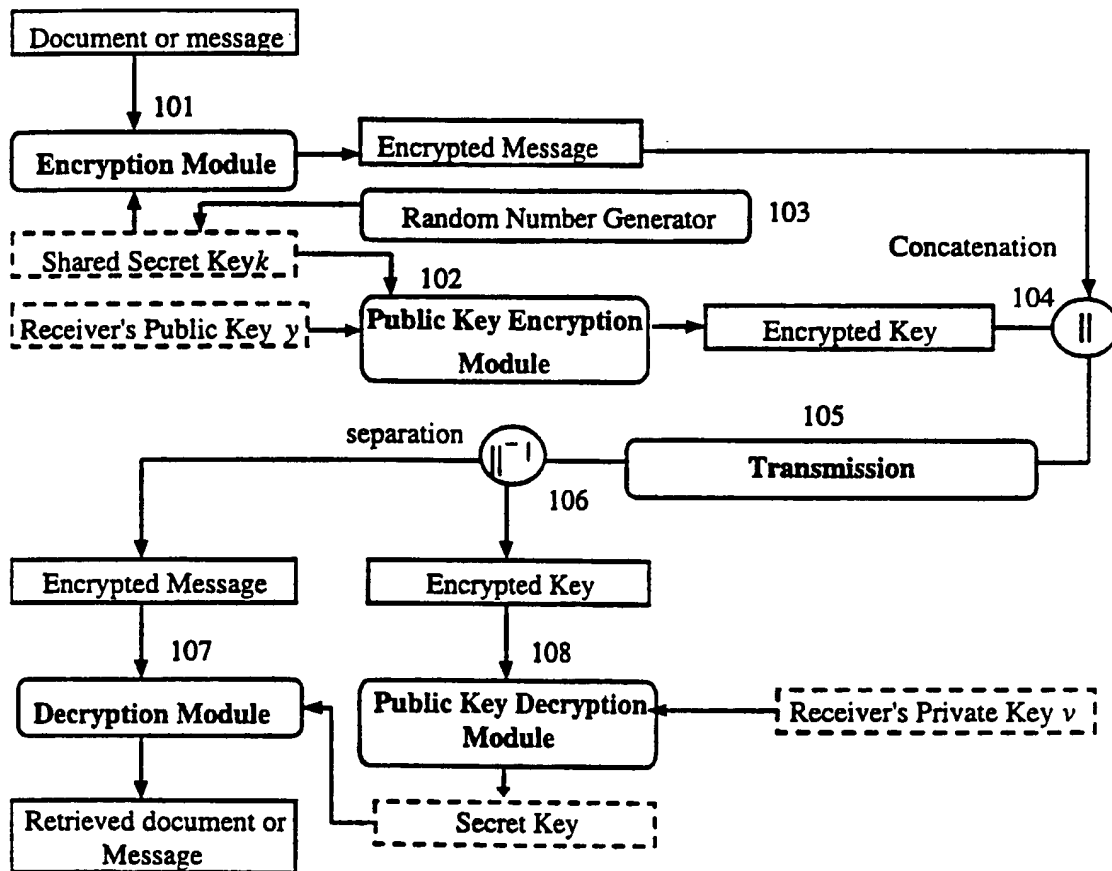


Figure 1 Prior Art

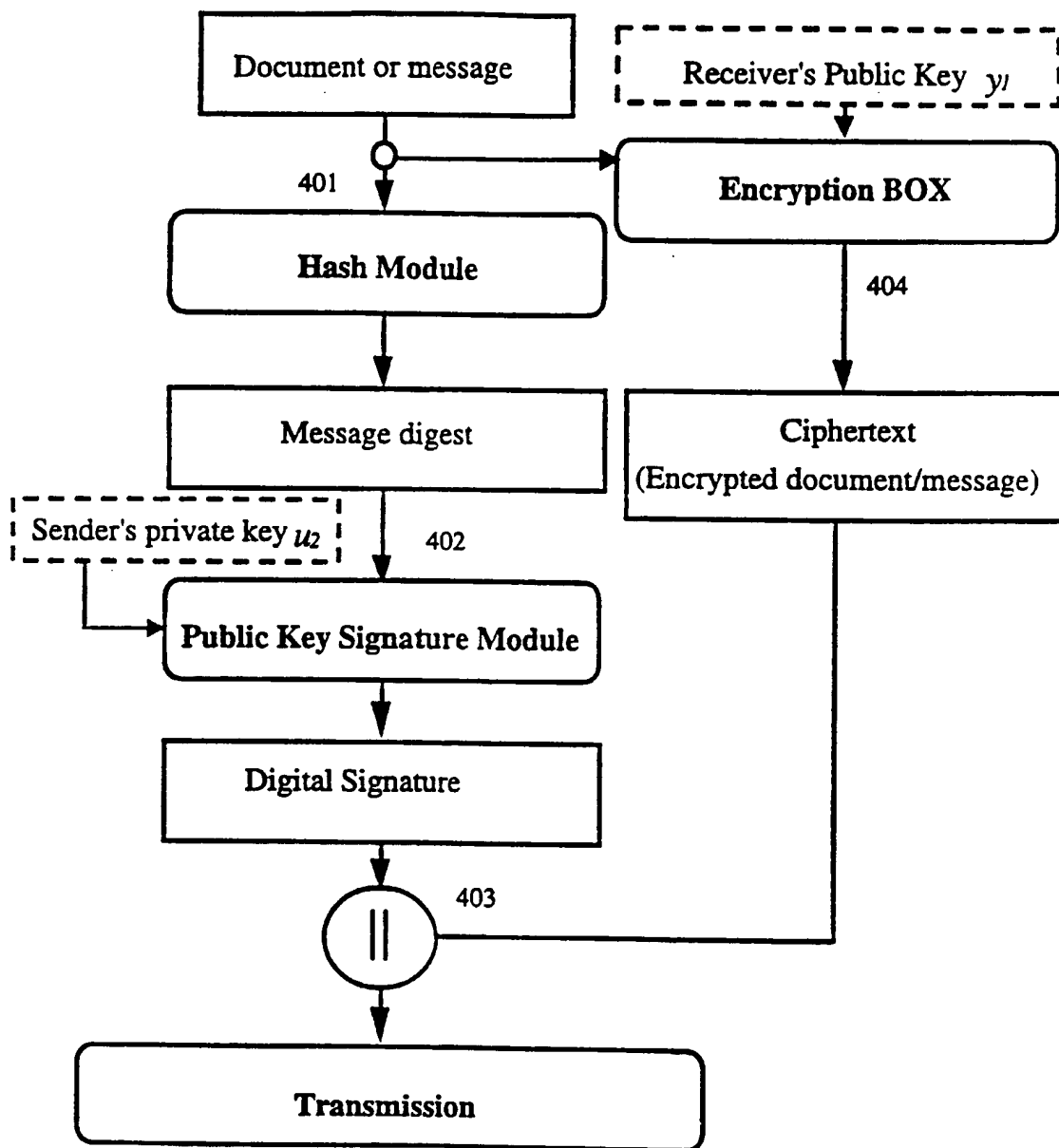


Figure 2 Prior Art

3/10

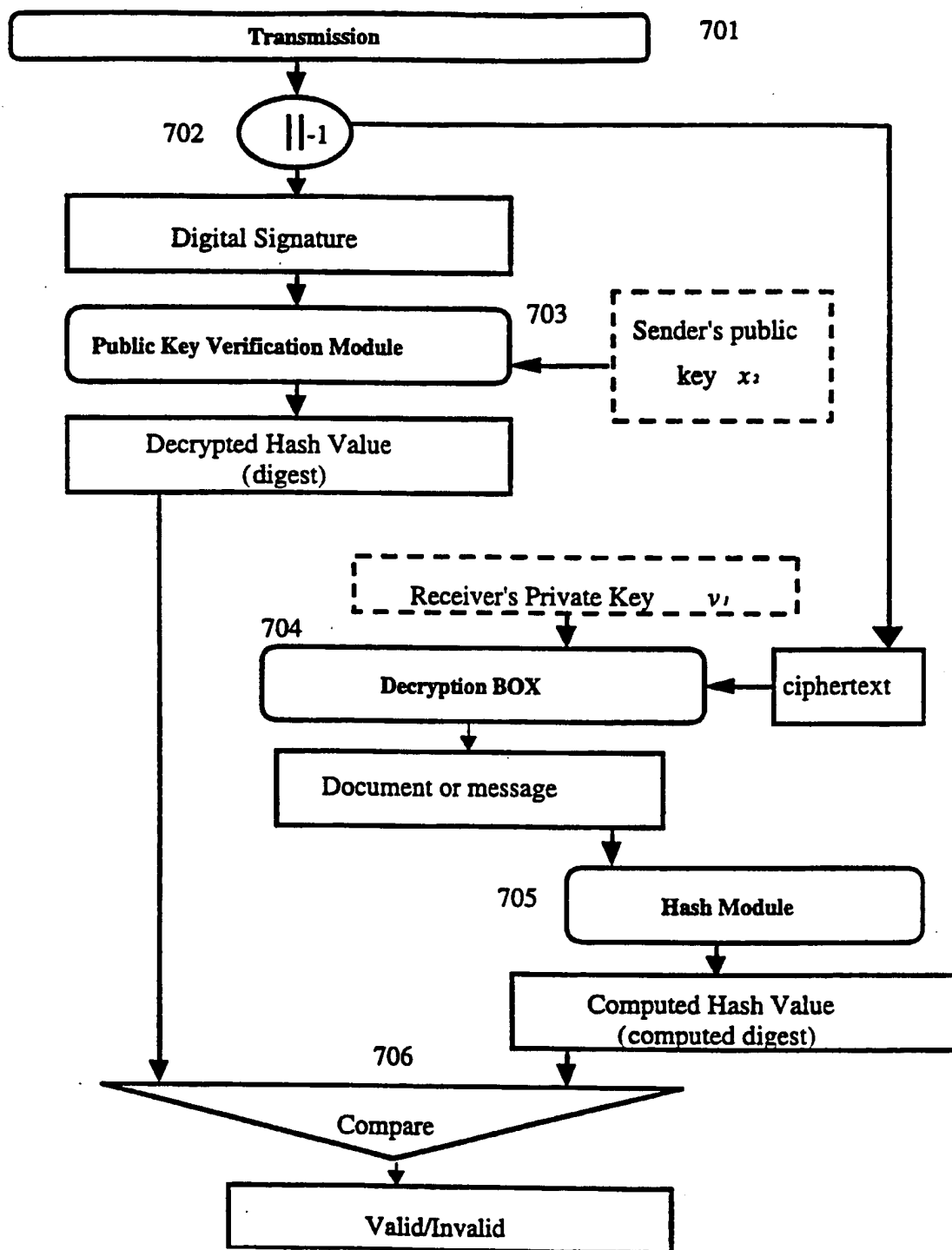


Figure 3 Prior Art

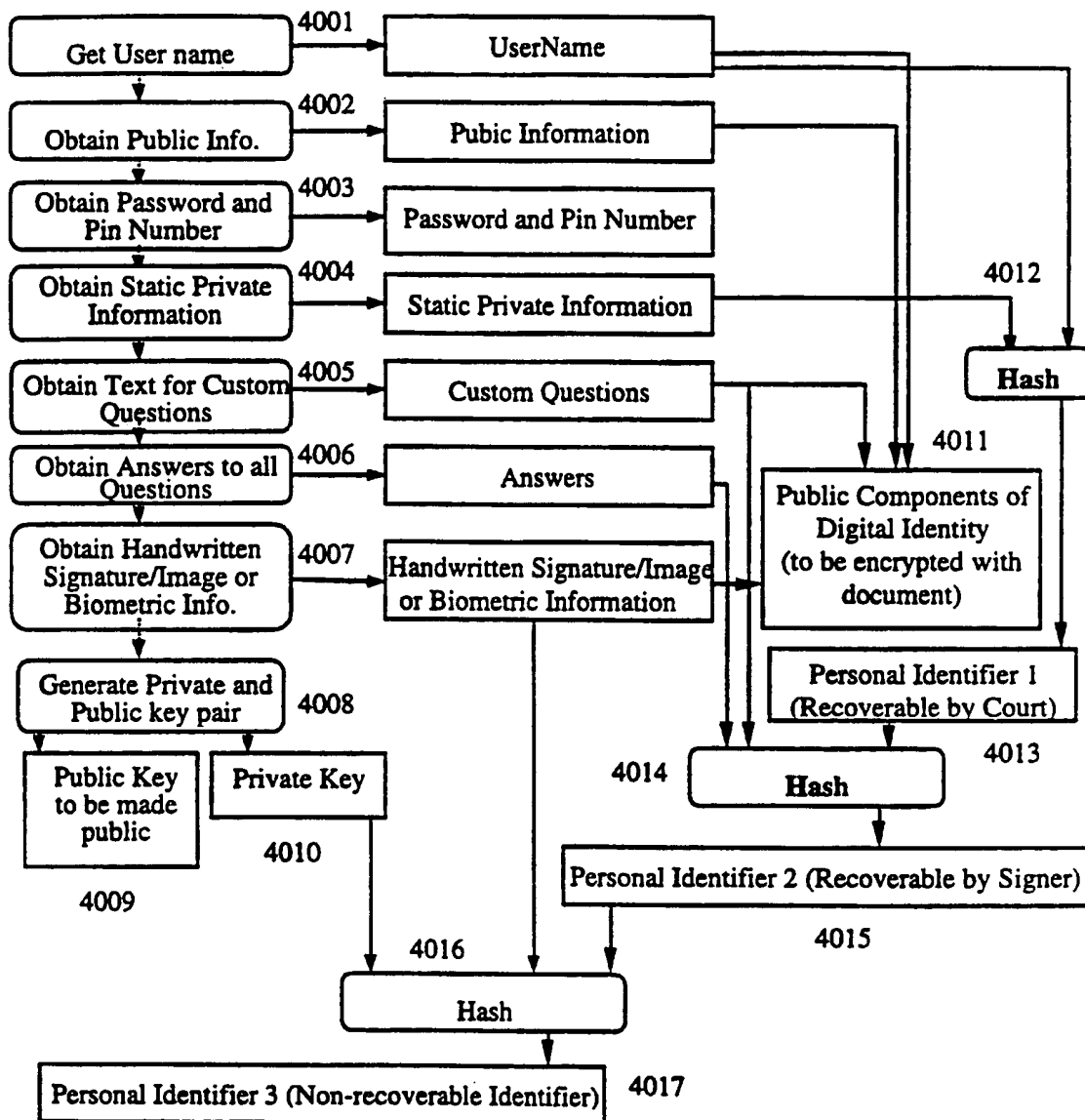


Figure 4

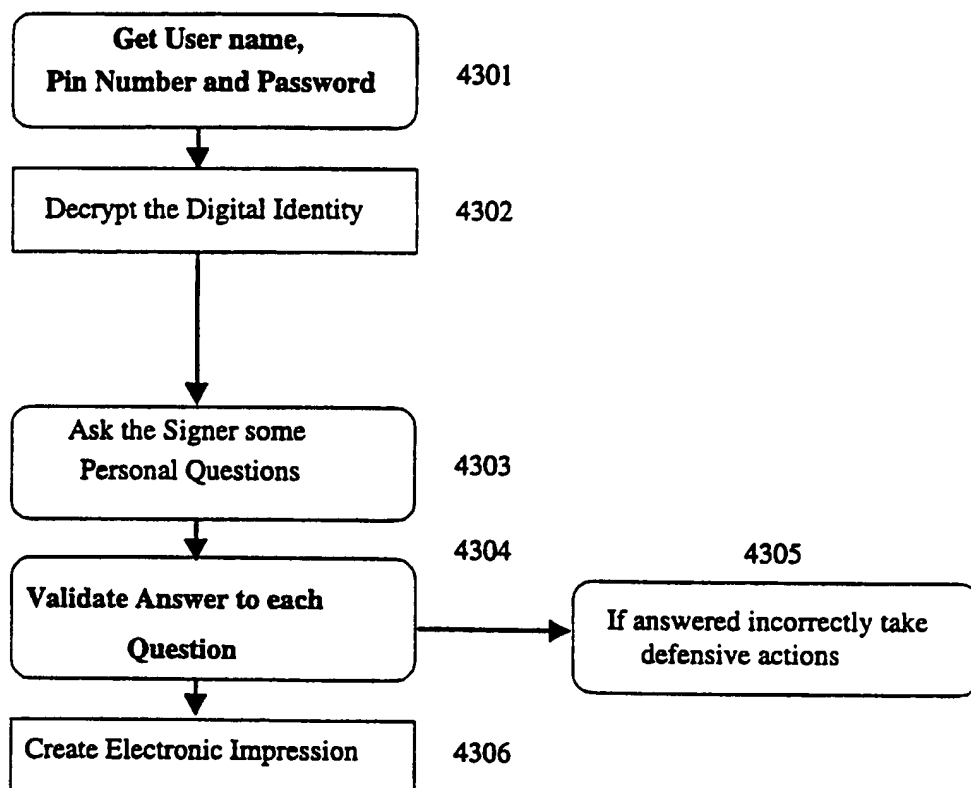


Figure 5

6/10

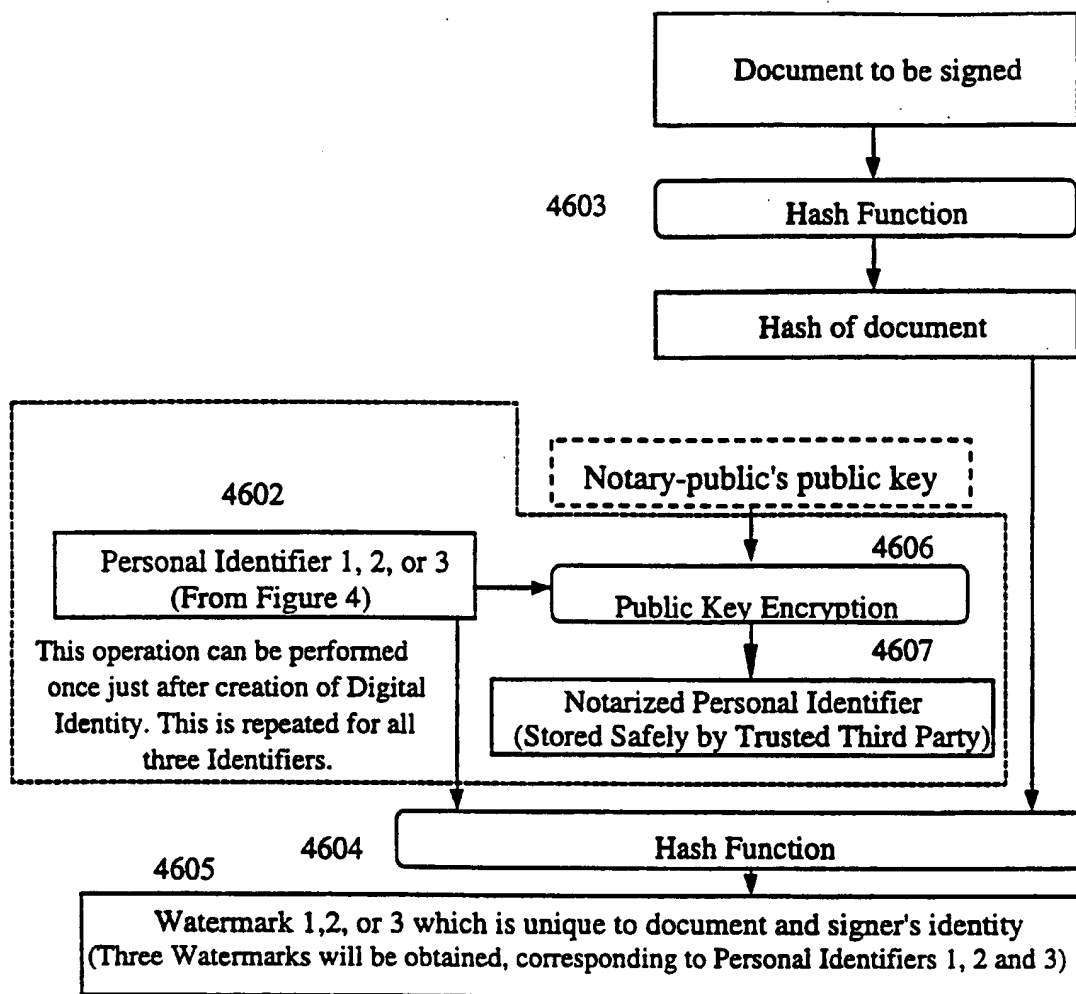
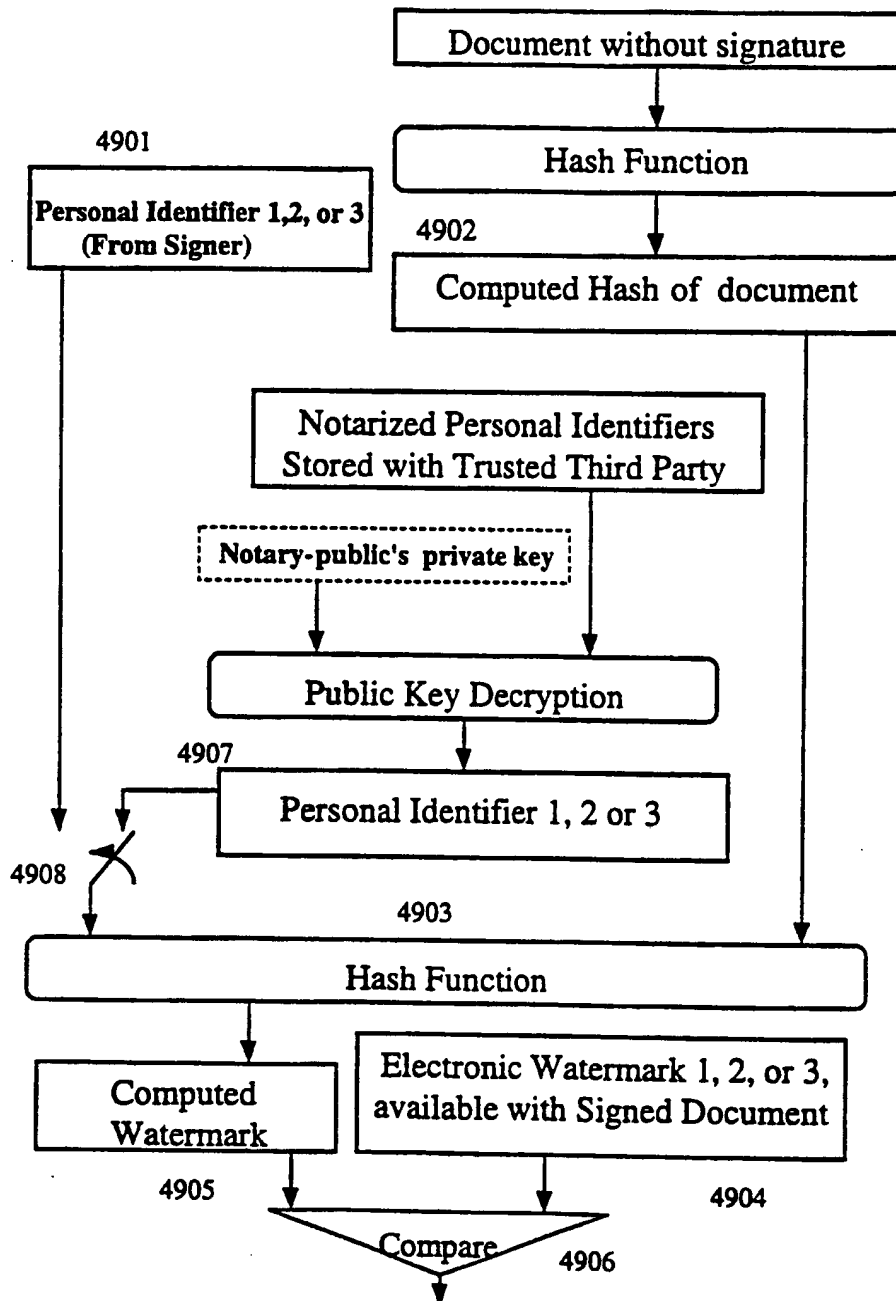


Figure 6

7/10



Watermark genuine. (Is repeated for three Electronic Watermarks 1,2, and 3, corresponding to Personal Identifiers 1, 2 or 3)

Figure 7

7006

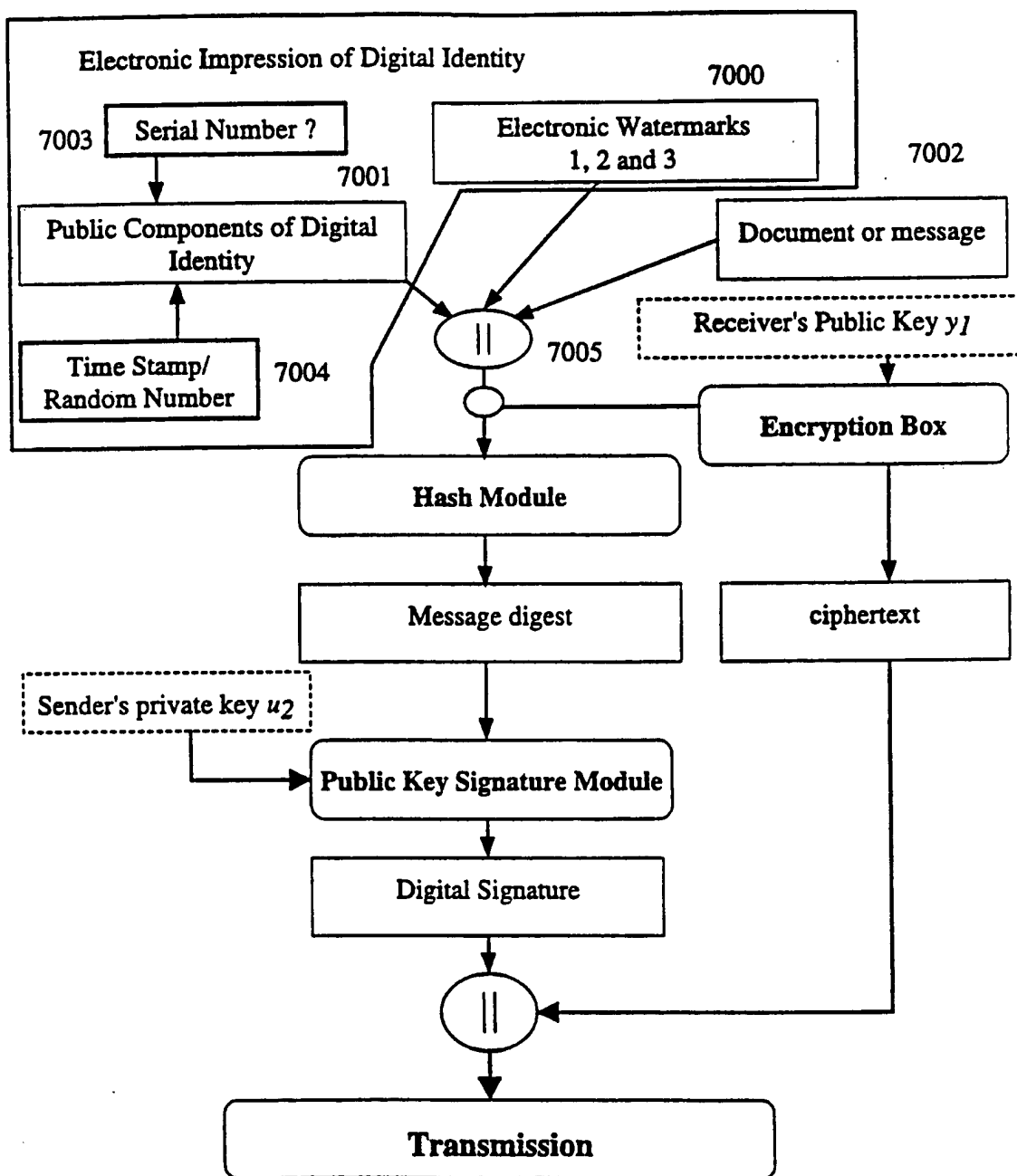


Figure 8

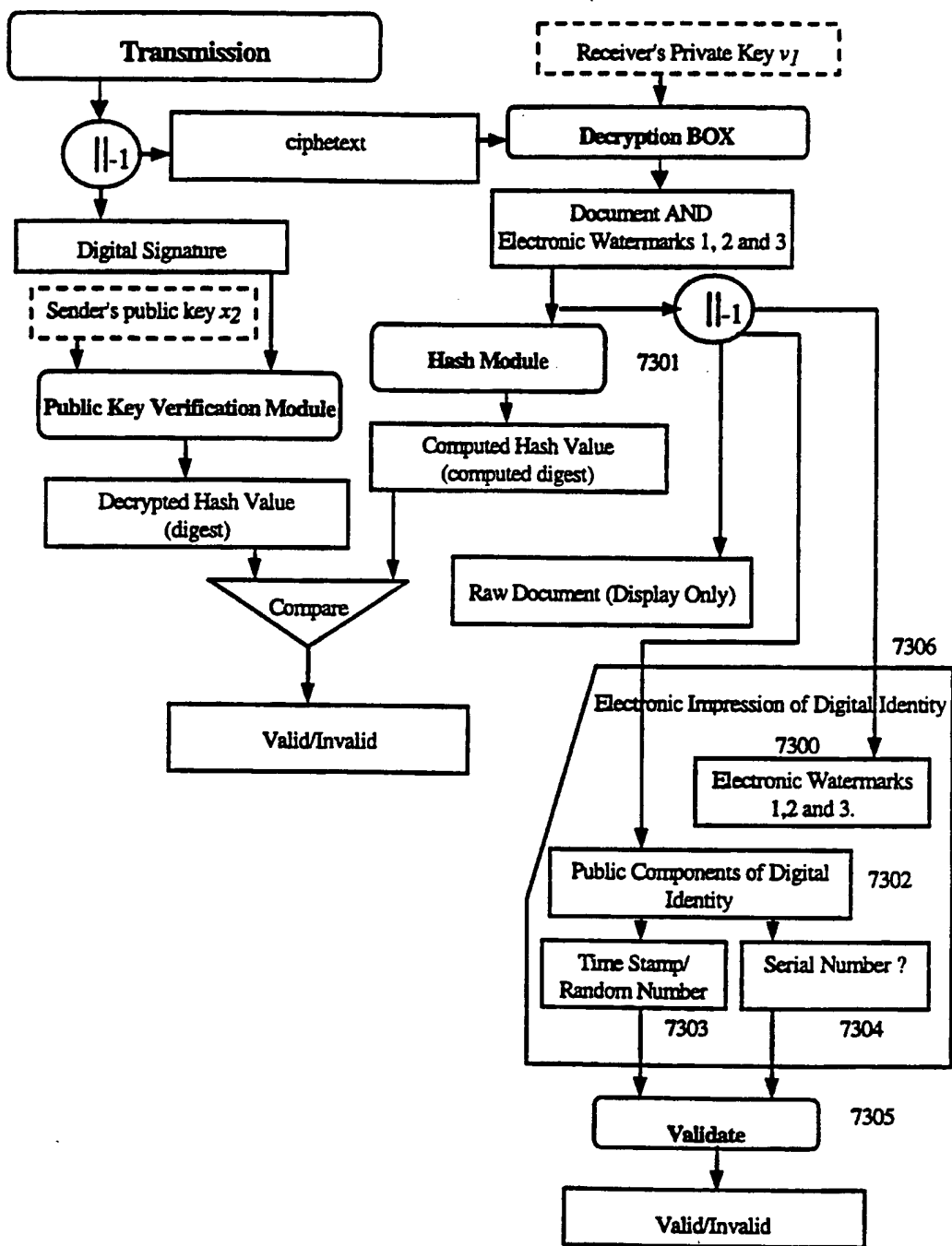


Figure 9

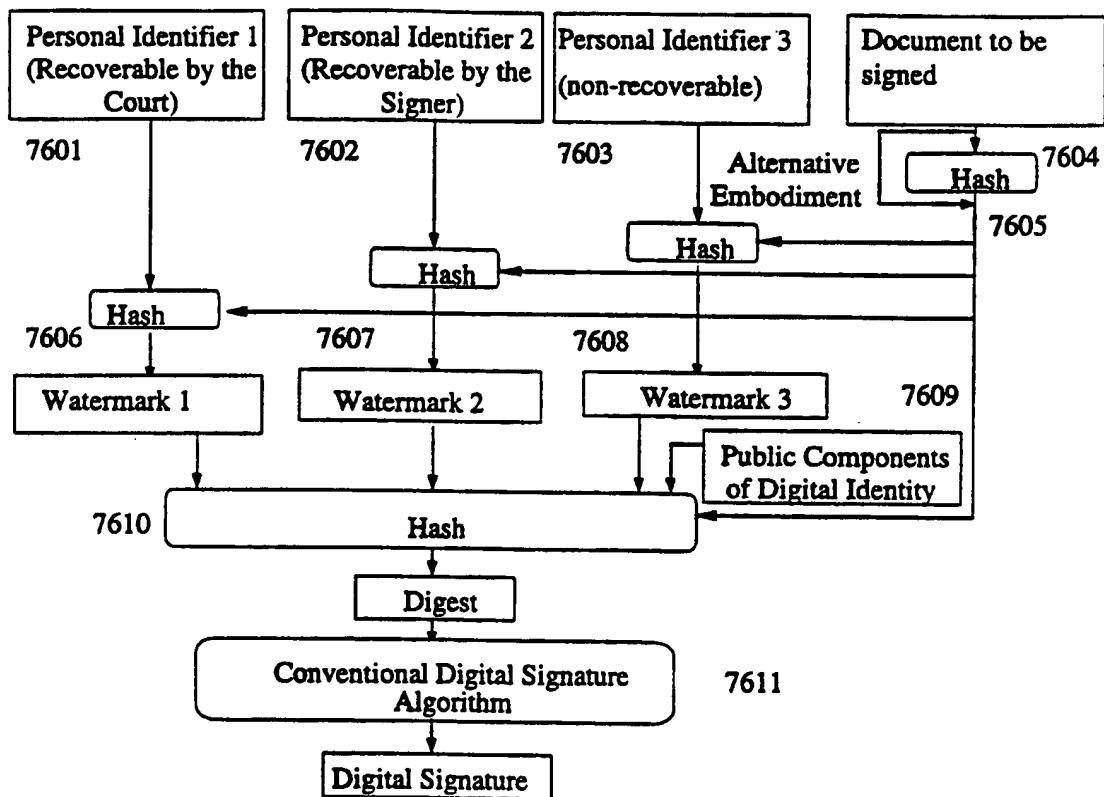


Figure 10

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US98/04741

A. CLASSIFICATION OF SUBJECT MATTER

IPC(6) : H04L 9/00

US CL : 380/25

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 380/25, 4, 30

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,369,702 A (SHANTON) 29 November 1994, see entire document especially Figs. 1-3.	1-21
Y	US 5,541,994 A (TOMKO ET AL) 30 July 1996, see Fig. 2.	1-21
Y	US 5,606,609 A (HOUSER ET AL) 25 February 1997, see entire document, especially Figs. 6-8.	1-21
Y, P	US 5,613,004 A (COOPERMAN ET AL) 18 March 1997, see entire document.	1-21

☐ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

* Special categories of cited documents:	*T* later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
A document defining the general state of the art which is not considered to be of particular relevance	*X* document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
E earlier document published on or after the international filing date	*Y* document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
L document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	*G* document member of the same patent family
O document referring to an oral disclosure, use, exhibition or other means	
P document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search

05 JUNE 1998

Date of mailing of the international search report

06 JUL 1998

Name and mailing address of the ISA/US
Commissioner of Patents and Trademarks
Box PCT
Washington, D.C. 20231

Facsimile No. (703) 305-3230

Authorized officer

SALVATORE CANGIALOSI

Telephone No. (703) 305-1837